

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION**

In re:	§	Case No. 09-39900
	§	
VINCENT R CLARKE	§	
MYRA D CLARKE	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Horace Fox, Jr., trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn, Room 713, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 2/1/2011, in Courtroom 742, 219 S Dearborn Chicago, IL 60604 United States Courthouse. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 01/04/2011

By: /s/ Horace Fox, Jr.  
(Trustee)

Horace Fox, Jr.  
6 East Monroe  
Suite 1004  
Chicago, IL, 60603

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re: § Case No. 09-39900  
§  
VINCENT R CLARKE §  
MYRA D CLARKE §  
§  
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of  
and approved disbursements of  
leaving a balance on hand of<sup>1</sup>:*

	<u>\$6,370.66</u>
	<u>\$0.00</u>
	<u>\$6,370.66</u>

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors:	<u>\$0.00</u>
Remaining balance:	<u>\$6,370.66</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Horace Fox, Trustee Fees	\$1,387.07	\$0.00	\$1,387.07

Total to be paid for chapter 7 administrative expenses:	<u>\$1,387.07</u>
Remaining balance:	<u>\$4,983.59</u>

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses:	<u>\$0.00</u>
Remaining balance:	<u>\$4,983.59</u>

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims:	<u>\$0.00</u>
Remaining balance:	<u>\$4,983.59</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$152,407.42 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	PYOD LLC its successors and assigns as assignee of Citibank	\$15,502.37	\$0.00	\$506.91
2	Chase Bank USA, N.A.	\$4,983.91	\$0.00	\$162.97
3	Chase Bank USA, N.A.	\$21,256.63	\$0.00	\$695.07
4	Chase Bank USA, N.A.	\$14,607.40	\$0.00	\$477.65
5	Chase Bank USA, N.A.	\$24,255.80	\$0.00	\$793.14
6	Chase Bank USA, N.A.	\$26,340.95	\$0.00	\$861.33
7	Chase Bank USA, N.A.	\$17,211.07	\$0.00	\$562.79
8	Chase Bank USA, N.A.	\$8,406.09	\$0.00	\$274.87
9	American Express Centurion Bank	\$9,737.07	\$0.00	\$318.39
10	Chase Bank USA,N.A	\$1,698.67	\$0.00	\$55.55
11	GE Money Bank dba LOWES CONSUMER	\$8,407.46	\$0.00	\$274.92

Total to be paid to timely general unsecured claims:	<u>\$4,983.59</u>
Remaining balance:	<u>\$0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Prepared By: /s/ Horace Fox, Jr.  
Trustee

Horace Fox, Jr.  
6 East Monroe  
Suite 1004  
Chicago, IL, 60603

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 09-39900User: arodarte  
Form ID: pdf006Page 1 of 2  
Total Noticed: 33

Date Rcvd: Jan 06, 2011

The following entities were noticed by first class mail on Jan 08, 2011.

db/jdb +Vincent R Clarke, Myra D Clarke, 17132 Cregier, South Holland, IL 60473-3633  
 aty +Zeljko Popovic, Legal Helpers, 233 S. Wacker Dr. Ste 5150, Chicago, IL 60606-6371  
 14626159 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
 15435562 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701  
 14626161 +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
 14626160 +Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8119  
 14626162 +Bank Of Oklahoma Mtg, P.o. Box 35688, Tulsa, OK 74153-0688  
 14626163 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank, Attn: C/O TSYs Debt Management, Po Box 5155, Norcross, GA 30091)  
 14626165 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 15397908 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 15542243 +Chase Bank USA,N.A. c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933  
 15059976 +Christ Hospital & Medical Center, PO Box 70508, Chicago, IL 60673-0508  
 14626166 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 14626167 +Citibank, Attention: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 14626169 +Fair Finance, 1753 State Road, Cuyahoga Falls, OH 44223-1305  
 14626170 +Gdry cbusa, Po Box 20483, Kansas City, MO 64195-0483  
 14626172 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253  
 14626176 +Macy's fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 14626177 +Metro Center for Health, 500 E. Ogden Ave, Hinsdale, IL 60521-2469  
 15059977 +Midwest Diagnostic Pathology, 75 Remittance Dr, Suite 3070, Chicago, IL 60675-3070  
 15374109 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14626180 +Sears cbasd, 701 East 60th St N, Sioux Falls, SD 57104-0432  
 15059975 +Superior Air Ground Amb Serv, PO Box 1407, Elmhurst, IL 60126-8407  
 14626181 +Victoria's Secret, Po Box 182273, Columbus, OH 43218-2273  
 14626182 +Wfnnb justice, 555 W 112 Ave, Northglenn, CO 80234-3022  
 14626183 +Wfnnb new York and Compa, 220 W Schrock Rd, Westerville, OH 43081-2873

The following entities were noticed by electronic transmission on Jan 06, 2011.

tr +E-mail/Text: HFOX@LEHMANFOX.COM Horace Fox, JR, Lehman & Fox,  
 6 E Monroe St, Chicago, IL 60603-2704  
 15623698 +E-mail/PDF: gecsedri@recoverycorp.com Jan 07 2011 02:10:49 GE Money Bank dba LOWES CONSUMER,  
 Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14626171 +E-mail/PDF: gecsedri@recoverycorp.com Jan 07 2011 02:10:49 Gemb jcp, Attention: Bankruptcy,  
 Po Box 103106, Roswell, GA 30076-9106  
 14626173 +E-mail/PDF: cr-bankruptcy@kohls.com Jan 07 2011 02:08:25 Kohls chase,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 14626175 +E-mail/PDF: gecsedri@recoverycorp.com Jan 07 2011 02:10:50 Lowes MBGA,  
 Attention: Bankruptcy Department, Po Box 103106, Roswell, GA 30076-9106  
 14626178 +E-mail/Text: bankrup@nicor.com Nicor Gas,  
 Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662  
 14626179 +E-mail/Text: SBONNEMA@ROGENT.COM Rogers and Hol, Po Box 879,  
 Matteson, IL 60443-0879

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14626164 Chase  
 14626174 Lord&taylor  
 14626168 ##+Dell Financial Services, Attn: Bankruptcy Dept., 12234 North Ih 35, Austin, TX 78753-1724  
 TOTALS: 2, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1  
Case: 09-39900

User: arodarte  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Jan 06, 2011

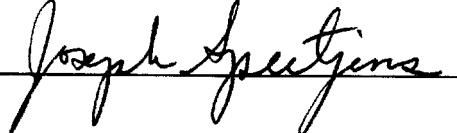
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2011

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is fluid and cursive, with a distinct "J" at the beginning.